

Binding Target Opportunities

Industry Segment	Class of Business	General Appetite	Comments
Contractors & Service	General Contractors	<ul style="list-style-type: none"> • Receipts less than \$2.5 million • Licensed GC's - 100% subcontracted ok • Insured subcontractors with equal limits • 3 Years Loss History, if less submit • Commercial in all States and Residential in all except AZ, CA, CO, NV, and SC 	<ul style="list-style-type: none"> • Pricing based on payroll and sub costs • Completed Supplements required • Forms & restrictions per UW Guide
Contractors & Service	Artisan Contractors – Carpentry, Painting, Electrical, Roofing, Plumbing, Drywall, Concrete, Floor Covering, HVAC, Insulation, Masonry, Tile/Stone, Siding etc.	<ul style="list-style-type: none"> • Receipts less than \$2.5 million • Authority per underwriting guide • Commercial in all States and Residential in all states except the following CD States, AZ, CA, CO, NV, and SC 	<ul style="list-style-type: none"> • Completed Supplement required • Blanket AI, PNC, and WOS available at no charge • Forms and restrictions per UW Guide
Contractors & Service	Service Risks – Appliance Install & Repair, Janitorial, Landscaping, Freight forwarders, Movers etc.	<ul style="list-style-type: none"> • Authority per underwriting guide • Commercial in all States and Residential in all states except the following CD States, AZ, CA, CO, NV, and SC 	<ul style="list-style-type: none"> • Completed Supplement required • Forms & restrictions per UW Guide
Contractors & Service	Welding or Cutting	<ul style="list-style-type: none"> • Welding or Cutting work performed in shop or away from premises • Proper certifications and approved welding methods per UW Guide • Loss history required, no new ventures 	<ul style="list-style-type: none"> • \$2,500 MP • Forms and restrictions per UW Guide

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Products Exposures (Excluding Products and Including Products)	Manufacturing and Distributors	<ul style="list-style-type: none"> • Light hazard • Distributors of products manufactured in the USA. • Imported goods are X-Products or submit per UW Guide 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • Completed Supplement for Products coverage
Hospitality	Restaurants and Bars	<ul style="list-style-type: none"> • Restaurants, Bars, and Caterers • Dance floors and some entertainment per UW Guide • Package with the GL and Liquor preferred • Restrictions per UW Guide 	<ul style="list-style-type: none"> • Submit if serving alcohol • Forms and restrictions per UW Guide • Completed Supplement required
Mercantile	Various Stores	<ul style="list-style-type: none"> • Appliance, Furniture, Fabric, Clothing, Food Stores, and Computers stores etc.. • Installation and Repair work based on UW Guide • Second Hand Stores Excluded Products 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • Products coverage per UW Guide
Mercantile	Office, Mercantile, and Warehouse LRO	<ul style="list-style-type: none"> • Tenants required to carry equal limits and name insured as an AI with COI. • Assault and Battery Coverage available in low crime areas per UW Guide. 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide

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Miscellaneous	Exercise and Health Studios	<ul style="list-style-type: none"> • Gyms, Health Clubs, Aerobic and Dance Studios, Personal Trainers, Racquet Clubs • Facilities must meet current industry standards and have adequate supervision • Signed Waivers required for all members • No products under the insured name or label 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • Completed Supplement required
Miscellaneous	Barber Shops and Beauty Salons / Sun Tanning Salons	<ul style="list-style-type: none"> • Operators need to be licensed according to state and local regulations • Beauty Schools, Body wraps, Spray Tanning, waxing, and microdermabrasion (no laser) are submits per UW Guide. • Automatic timing mechanisms and all proper safety requirements for Sun Tanning Salons per UW Guide 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • Completed Supplement required
Miscellaneous	Day Care Centers	<ul style="list-style-type: none"> • Must carry state certification and maintain property staff ratios required by the state • Verify employee background screening • Adult Day care is available as a submit. No medical staff. • Limited Professional Liability and A&M Coverage available per UW Guide 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • Completed Supplement required

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Miscellaneous	Concierge / Non-Professional Errand Services	<ul style="list-style-type: none"> • Subject to confirmation of services offered • Miscellaneous non-professional errands like dry cleaning pickup, small event planning, house cleaning, house sitting, mail collection, grocery or personal shopping and travel arrangements. • Additional exposures per UW Guide 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide
Miscellaneous	Seasonal Short Term Policies and Special Events	<ul style="list-style-type: none"> • Pumpkin Patches, Christmas Tree Lots, Fruit, Vegetable, and Nut Growers. • Holiday Lights, Decorations and Window Painting. • Special Event Spectator Liability 	<ul style="list-style-type: none"> • Forms and restrictions per UW Guide • See UW Guide for list of Special Event Acceptability
Habitational	Condos, HOA, Townhouse, and Timeshare Associations	<ul style="list-style-type: none"> • Associations that are 85% or more owner occupied. • Pools that are fully fenced and equipped with self closing and locking gates, proper safety equipment, and in compliance with Virginia Graeme Baker Pool and Spa Safety Act 	<ul style="list-style-type: none"> • Pricing, Forms and restrictions per UW Guide • Completed Supplements required

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Habitational	Apartments, Dwellings, Mixed Apartments and LRO	<ul style="list-style-type: none"> • Verify any special occupancies per our UW Guide – not a market for short term stays. • Apartments with experienced and proactive property management and maintenance • Buildings must be in compliance with local building codes including life-safety features • 3-5 years of loss history showing favorable loss ratio. 	<ul style="list-style-type: none"> • Forms & restrictions per UW Guide • Completed Supplement Required • Not a market for NY Habitational